

**IMPORTANT: Your action is required by December 15, 2020 to maintain your medical coverage and qualify for the 2021 Health Assessment incentive.**

## Annual Enrollment and Health Assessment | 2021

To ensure timely processing of medical claims for you and your family and qualify for the Health Assessment incentive, you must complete the following:

**STEP 1: Update or verify your enrollment information online at [www.nwadmin.com](http://www.nwadmin.com).**

*You must verify or update your enrollment information in order for your medical claims to be processed in 2021.* If you have any questions or need a paper Annual Enrollment form, visit [wateamsters.com/annual-enrollment](http://wateamsters.com/annual-enrollment) or call Northwest Administrators at (800) 458-3053.

**STEP 2: Choose to keep your current medical plan or opt to change medical plans by December 15, 2020.**

The Trust is continuing to offer the same two medical plans for 2021. A Summary of Benefits and Coverage for each plan is enclosed.

- **Trust Medical Plan** - Allows you to choose in-network care at the highest level of coverage from Premera Blue Cross, or out-of-network care at a lower level of coverage from any licensed provider anywhere.
- **Kaiser Permanente Options Plan** - Allows you to choose in-network care at the highest level of coverage from Kaiser Permanente or one of its contracted providers, or out-of-network care at a lower level of coverage from First Choice Health, First Health, or any licensed provider anywhere.

If you re-enroll online at [www.nwadmin.com](http://www.nwadmin.com), you will have the option to stay in your current medical plan or change plans after completing Step 1. ***Even if you do not want to change plans, you must still do Step 1.***

**STEP 3: (Optional) Take your Health Assessment by December 15, 2020 to save hundreds off your 2021 medical expenses.**

Take the optional Health Assessment (HA) by December 15, 2020 and your annual deductible in 2021 will be \$200 less per person or up to \$600 less per family. Note: If you are married or have a covered domestic partner, both of you must take the HA in order to get the lower deductibles.

If you were enrolled in the Trust Medical Plan for 2020 you must take the Health Assessment at [wateamsters.vivacity.com](http://wateamsters.vivacity.com) or call Vivacity at (855) 784-4562 for a paper form.

If you were enrolled in Kaiser Permanente for 2020 you must take the Health Assessment (Health Profile) at [www.kp.org/wa](http://www.kp.org/wa) or call Kaiser Permanente at (866) 458-5277 for a paper form.

Plans A,B,C,Z

# Frequently Asked Questions

## **Q. Do I need to do anything if I don't want to change my medical plan?**

A. Yes, you must still re-enroll to verify or update your enrollment information even if you do not want to change medical plans. Here's how:

Complete your re-enrollment online at [www.nwadmin.com](http://www.nwadmin.com). Login (or register as a Participant if you haven't previously), then click on the Annual Enrollment link located on the left side of the screen. The Trust's Annual Enrollment program will let you review your current enrollment information and make changes or confirm that your enrollment information is current. It will guide you step-by-step through the process as well as give you the option to choose a medical plan.

If you are unable to complete re-enrollment online, you may complete a paper form. Visit [wateamsters.com/annual-enrollment](http://wateamsters.com/annual-enrollment) to print the form or call Northwest Administrators at **(800) 458-3053** to request a form be sent to you. If you choose to re-enroll by paper, **you must complete the form in its entirety**, not just make changes or the plan selection.

## **Q. Are there any changes in the Trust Medical Plan benefits in 2021?**

A. It should be noted that the annual out-of-pocket maximums for 2021 as mandated by the Affordable Care Act, which includes in-network medical and prescription out-of-pocket expenses for copays, deductibles, and coinsurance are \$8,550 per person / \$17,100 per family. The Trust has elected to split this maximum between medical services and prescription drugs. As a result, the annual out-of-pocket maximum for in-network Medical services under the Plan will be \$5,000 per person / \$10,000 per family. The in-network Prescription Drug Copay out-of-pocket maximum will be \$3,550 per person / \$7,100 per family.

## **Q. Are there any changes in the Kaiser Permanente Options Plan benefits in 2021?**

A. As mandated by the Affordable Care Act, the annual out-of-pocket maximums for in-network medical services and prescription drug copays will be a combined \$8,550 per person / \$17,100 per family.

## **Q. What about my Trust coverage other than medical?**

A. If your bargaining unit has other coverage through the Trust such as dental, vision, time loss, life insurance, disability waivers, etc., you will continue to qualify for these benefits regardless of your medical plan selection. If your bargaining unit elected vision coverage through the Trust, and you elect Kaiser Permanente Options, the Trust vision plan will be primary over the vision benefits provided through Kaiser Permanente.

## **Q. Where do I send my completed enrollment form?**

A. If you enrolled online, then you are done. If you are unable to enroll online, visit [wateamsters.com/annual-enrollment](http://wateamsters.com/annual-enrollment) or call Northwest Administrators at **(800) 458-3053** to obtain a paper Annual Enrollment form (a paper form is not included in this packet). *Mail your completed enrollment form by December 15, 2020 to:*

Washington Teamsters Welfare Trust  
Attn: Annual Enrollment  
2323 Eastlake Avenue East  
Seattle, WA 98102-3393

## **Q. If my spouse and I both have insurance, will benefits be coordinated?**

A. Yes, both the Trust Medical and Kaiser plans coordinate benefits except for prescription drugs. Prescription drugs are coordinated only if both you and your spouse are covered under Trust Plans.

**Q. Is there any additional cost to me if I select one plan over another?**

A. No. Both plans are available at the same cost.

**Q. Who is an eligible dependent?**

A. Your eligible dependents are:

- Your spouse
- Your domestic partner *if* domestic partner benefits have been negotiated into your labor agreement
- Your children under age 26 who are your:
  - Natural children
  - Adopted children
  - Step children
  - Children placed with you for adoption
- The following children *if* they are under age 19, unmarried, live with you, and are dependent on you for support:
  - Children for whom you are the court-appointed guardian
  - Grandchildren
  - Children of your domestic partner *if* domestic partner benefits have been negotiated into your labor agreement

This second group of children will be eligible until age 26 (through 25) only if they are unmarried, dependent on you for support, and are full-time students in an accredited educational institution.

- Your unmarried dependent child who is physically or mentally incapable of self-support

**Note: If you are enrolling a new dependent or changing the status of a currently enrolled dependent, you must submit documentation to verify the dependent(s) eligibility. Such documentation may include, but is not limited to:**

Spouse	Marriage Certificate
Child	Birth Certificate/Proof of Adoption
Grandchild	Birth certificates of your child and your grandchild and a copy of the first page of your most recent IRS Form 1040 listing your grandchild as a dependent (you may black out Social Security numbers and income information)
Ward	Court document showing your appointment as legal guardian (custody agreements are not acceptable)

**Q. What is the Health Assessment and why should I take it?**

A. The Health Assessment (HA) is a confidential questionnaire about health and lifestyle habits. The HA is quick and easy to complete and gives you immediate results to help you find ways to improve or maintain your health. You can also save hundreds of dollars in medical expenses when you and your spouse or domestic partner, if covered, both take the HA.

**Q. Who do I call if I have questions about the medical plans or need more information?**

A. **Trust Medical Plan** - Call Northwest Administrators at (800) 458-3053.

**Kaiser Permanente Options Plan** - Call Kaiser Permanente at (888) 901-4636. When calling Kaiser Permanente please be sure to reference the Washington Teamsters Welfare Trust and your medical Plan, or if you are currently a Kaiser member, have your Kaiser Permanente ID card available.

Sincerely,


The Board of Trustees  
Washington Teamsters Welfare Trust



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit [www.wateamsters.com](http://www.wateamsters.com) or call 1-800-458-3053. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> or call 1-800-458-3053 to request a copy.

Important Questions	Answers	Why This Matters:
<p>What is the overall <a href="#">deductible</a>?</p>	<p><b>\$500</b> individual / <b>\$1,500</b> family. Goes to \$400 individual / \$1,200 family if you complete the Health Assessment, \$600 individual / \$1,800 family if you don't.</p>	<p>You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b>deductible</b> starts over (usually, but not always, January 1st). See the chart starting on page 3 for how much you pay for covered services after you meet the <b>deductible</b>.</p>
<p>Are there services covered before you meet your <a href="#">deductible</a>?</p>	<p>Yes. The deductible does not apply to in-network <a href="#">preventive care</a>, <a href="#">office visits</a>, <a href="#">prescription drugs</a>, <a href="#">obesity programs</a>.</p>	<p>This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at <a href="http://www.healthcare.gov/coverage/preventive-care-benefits">www.healthcare.gov/coverage/preventive-care-benefits</a>.</p>
<p>Are there other <a href="#">deductibles</a> for specific services?</p>	<p>Yes. <b>\$75</b> for outpatient emergency room visits.</p>	<p>You must pay all of the costs for these services up to the specific <b>deductible</b> amount before this plan begins to pay for these services.</p>
<p>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</p>	<p><b>\$5,000</b> individual / <b>\$10,000</b> family shared in and out-of-network medical coinsurance limit. In addition, an ACA mandated limit for in-network prescription drugs of <b>\$3,550</b> individual / <b>\$7,100</b> family and in-network medical of <b>\$5,000</b> individual / <b>\$10,000</b> family.</p>	<p>The <b>out-of-pocket limit</b> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.</p>
<p>What is not included in the <a href="#">out-of-pocket limit</a>?</p>	<p>Not included in the medical <b>\$5,000</b> individual / <b>\$10,000</b> family coinsurance limit are premiums, deductibles, co-pays, non-covered charges and obesity care. Not included in the ACA mandated limit for in-network prescriptions and in-network medical are premiums, out-of-network and non-covered charges and obesity care.</p>	<p>Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b>.</p>

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.wateamsters.com">www.wateamsters.com</a> and select Premiera BlueCard Network Directory or call 1-800-810-2583 for a list of participating providers. Be sure to reference the alpha prefix <b>TMP</b> . For prescription drugs see <a href="http://www.medimpact.com">www.medimpact.com</a> or call 1-800-788-2949.	If you use an in-network doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 3 for how this plan pays different kinds of <b>providers</b> .
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No. You don't need a referral to see a specialist.	You can see the <b>specialist</b> you choose without permission from this plan.

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's office</a> or clinic	Primary care visit to treat an injury or illness	\$25 co-pay/visit	\$25 co-pay/visit	Applies to charge for the office visit only not other professional fees.
	<a href="#">Specialist</a> visit	\$25 co-pay/visit	\$25 co-pay/visit	Applies to charge for the office visit only not other professional fees.
	<a href="#">Preventive care/screening/immunization</a>	No charge	50% co-insurance after deductible and \$25 co-pay	None
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% co-insurance	50% co-insurance	None
	Imaging (CT/PET scans, MRIs)	20% co-insurance	50% co-insurance	None
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.medimpact.com">www.medimpact.com</a>	Generic drugs	Retail: 10% or 15% co-pay/prescription; Mail order: 10% co-pay/prescription to maximum \$15	Not covered except for a medical emergency	Covers up to a 34-day supply (retail prescription); up to 100 day supply (mail order prescription). Lower retail co-pay % applies to recommended retail pharmacies.
	Preferred brand drugs	Retail: 30% or 35% co-pay/prescription; Mail order: 30% co-pay/prescription to maximum \$90	Not covered except for a medical emergency	Covers up to a 34-day supply (retail prescription); up to 100 day supply (mail order prescription). Lower retail co-pay % applies to recommended retail pharmacies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Non-preferred brand drugs	Retail: 40% or 45% co-pay/prescription; Mail order: 40% co-pay/prescription to maximum \$130	Not covered except for a medical emergency	Covers up to a 34-day supply (retail prescription); up to 100 day supply (mail order prescription). Lower retail co-pay % applies to recommended retail pharmacies.
	<a href="#">Specialty drugs</a>	Mail Order only: 30% co-pay/prescription to maximum \$90	Not covered except for a medical emergency	Mail Order only. Covers up to 100-day supply for mail order.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% co-insurance	50% co-insurance	None
	Physician/surgeon fees	20% co-insurance	50% co-insurance	None
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	After \$75 deductible, 20% co-insurance	After \$75 deductible, 20% co-insurance	Notify Plan within 24 hours of admission
	<a href="#">Emergency medical transportation</a>	20% co-insurance	50% co-insurance	None
	<a href="#">Urgent care</a>	20% co-insurance	50% co-insurance	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% co-insurance	50% co-insurance	Prior Authorization Required
	Physician/surgeon fees	20% co-insurance	50% co-insurance	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$10 co-pay/session	\$10 co-pay/session	None
	Inpatient services	20% co-insurance	50% co-insurance	Prior Authorization Required
<b>If you are pregnant</b>	Office visits	20% co-insurance	50% co-insurance	Child's pregnancy is not covered.
	Childbirth/delivery professional services	20% co-insurance	50% co-insurance	Child's pregnancy is not covered.
	Childbirth/delivery facility services	20% co-insurance	50% co-insurance	Child's pregnancy is not covered.
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	20% co-insurance	50% co-insurance	Limited to 130 visits per year
	<a href="#">Rehabilitation services</a>	20% co-insurance inpatient \$25 co-pay/visit outpatient	50% co-insurance inpatient \$25 co-pay/visit outpatient	None - inpatient Limited to 24-48 visits per year for outpatient



Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<a href="#">Habilitation services</a>	20% co-insurance inpatient \$25 co-pay/visit outpatient	50% co-insurance inpatient \$25 co-pay/visit outpatient	None - inpatient  Limited to 24-48 visits per year for outpatient
	<a href="#">Skilled nursing care</a>	20% co-insurance	50% co-insurance	Limited to 180 days per condition
	<a href="#">Durable medical equipment</a>	20% co-insurance	50% co-insurance	None
	<a href="#">Hospice services</a>	20% co-insurance	50% co-insurance	Limited to 60 visits
<b>If your child needs dental or eye care</b>	Children's eye exam	20% co-insurance	50% co-insurance	Medical conditions of eye only. See vision plan for routine exam for visual acuity or eyewear.
	Children's glasses	Not Covered	Not Covered	Covered by separate vision plan.
	Children's dental check-up	Not Covered	Not Covered	Covered by separate dental plan.

**Excluded Services & Other Covered Services:**

<b>Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a>.)</b>		
<ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> <li>• Infertility treatment</li> </ul>	<ul style="list-style-type: none"> <li>• Long-term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>• Private-duty nursing</li> <li>• Routine eye care (Adult)</li> <li>• Routine foot care</li> </ul>

<b>Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)</b>		
<ul style="list-style-type: none"> <li>• Acupuncture (limited benefit)</li> <li>• Bariatric surgery (if meeting plan criteria)</li> </ul>	<ul style="list-style-type: none"> <li>• Chiropractic care (limited benefit)</li> <li>• Hearing aids (limited benefit)</li> </ul>	<ul style="list-style-type: none"> <li>• Weight loss programs (if meeting plan criteria)</li> </ul>

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318- 2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Northwest Administrators at 1-800-458-3053 or [www.nwadmin.com](http://www.nwadmin.com). You can also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

### Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

### Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-458-3053.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-458-3053.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-458-3053.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-458-3053.

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*



## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$600\*
- [Specialist copayment](#) \$25
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
[Diagnostic tests](#) (*ultrasounds and blood work*)  
[Specialist](#) visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$600
<a href="#">Copayments</a>	\$40
<a href="#">Coinsurance</a>	\$1,900
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$2,540</b>

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$600\*
- [Specialist copayment](#) \$25
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)  
[Diagnostic tests](#) (*blood work*)  
[Prescription drugs](#)  
[Durable medical equipment](#) (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$600
<a href="#">Copayments</a>	\$600
<a href="#">Coinsurance</a>	\$60
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$1,260</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$600\*
- [Specialist copayment](#) \$25
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$675
<a href="#">Copayments</a>	\$200
<a href="#">Coinsurance</a>	\$300
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,175</b>


\*Assumes the Health Assessment is not taken

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.



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Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	<b>\$500</b> individual / <b>\$1,500</b> family. Goes to \$400 individual / \$1,200 family if you complete the Health Assessment, \$600 individual / \$1,800 family if you don't. Shared in and out-of-network.	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes. <a href="#">Preventive care</a> and services indicated in chart starting on page 2.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="http://www.healthcare.gov/coverage/preventive-care-benefits">www.healthcare.gov/coverage/preventive-care-benefits</a> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	<b>\$5,000</b> individual/ <b>\$15,000</b> family shared in and out-of-network limit. There is also an ACA in-network limit of <b>\$8,550</b> individual/ <b>\$17,100</b> family. Shared in and out-of-network.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket</a> limits until the overall family <a href="#">out-of-pocket</a> limit has been met.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, health care this <a href="#">plan</a> doesn't cover, and services indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="http://www.kp.org/wa">www.kp.org/wa</a> or call 1-888-901-4636 (TTY: 711) for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	Yes, but you may self-refer to certain <a href="#">specialists</a> .	This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's office or clinic</a>	Primary care visit to treat an injury or illness	\$25 / visit, <a href="#">deductible</a> does not apply.	\$25 / visit, <a href="#">deductible</a> does not apply.	None
	<a href="#">Specialist</a> visit	\$25 / visit, <a href="#">deductible</a> does not apply.	\$25 / visit, <a href="#">deductible</a> does not apply.	None
	<a href="#">Preventive care/screening/immunization</a>	No charge, <a href="#">deductible</a> does not apply.	\$25 / visit, then 50% <a href="#">coinsurance</a>	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None
	Imaging (CT/PET scans, MRIs)	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> required or will not be covered.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.kp.org/wa">www.kp.org/wa</a>	Value based drugs	\$4 (retail); \$8 (retail); \$5 discount from retail <a href="#">cost share</a> (mail order) / prescription, <a href="#">deductible</a> does not apply.	\$13 (retail); <a href="#">deductible</a> does not apply.	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to <a href="#">formulary</a> guidelines.
	Preferred generic drugs (Tier 1)			
	Preferred brand drugs (Tier 2)	\$25 (retail); \$5 discount from retail <a href="#">cost share</a> (mail order) / prescription, <a href="#">deductible</a> does not apply.	\$30 (retail); <a href="#">deductible</a> does not apply.	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to <a href="#">formulary</a> guidelines.
	Non-preferred drugs (Tier 3)	\$50 (retail); \$5 discount from retail <a href="#">cost share</a> (mail order) / prescription, <a href="#">deductible</a> does not apply.	\$55 (retail), <a href="#">deductible</a> does not apply	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to <a href="#">formulary</a> guidelines, when approved through the exception process.
	<a href="#">Specialty drugs</a>	Applicable Preferred generic, Preferred brand or Non-Preferred <a href="#">cost shares</a> apply.	Applicable Preferred generic, Preferred brand, or Non-Preferred <a href="#">cost shares</a> apply.	Up to a 30-day supply (retail). Subject to <a href="#">formulary</a> guidelines, when approved through the exception process.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$25 / visit, then 20% <u>coinsurance</u>	\$25 / visit, then 50% <u>coinsurance</u>	None
	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$75 / visit, then 20% <u>coinsurance</u>	\$75 / visit, then 20% <u>coinsurance</u>	You must notify Kaiser Permanente within 24 hours if admitted to an <u>out-of-network provider</u> ; limited to initial emergency only. <u>Copayment</u> waived if admitted directly to the hospital as an inpatient.
	<a href="#">Emergency medical transportation</a>	20% <u>coinsurance</u> , <u>deductible</u> does not apply.	20% <u>coinsurance</u> , <u>deductible</u> does not apply.	None
	<a href="#">Urgent care</a>	\$25 / visit, <u>deductible</u> does not apply.	\$25 / visit, <u>deductible</u> does not apply.	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> required or will not be covered.
	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> required or will not be covered.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 / visit, <u>deductible</u> does not apply.	\$25 / visit, <u>deductible</u> does not apply.	None
	Inpatient services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> required or will not be covered.
If you are pregnant	Office visits	20% <u>coinsurance</u>	\$25 / visit, <u>deductible</u> does not apply.	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	You must notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible. Newborn services <u>cost shares</u> are separate from that of the mother.
	Childbirth/delivery facility services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	You must notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible. Newborn services <u>cost shares</u> are separate from that of the mother.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No charge, <u>deductible</u> does not apply.	50% <u>coinsurance</u>	<u>Preauthorization</u> required or will not be covered.
	<a href="#">Rehabilitation services</a>	Outpatient: \$25 / visit, <u>deductible</u> does not apply. Inpatient: 20% <u>coinsurance</u>	Outpatient: \$25 / visit, <u>deductible</u> does not apply. Inpatient: 50% <u>coinsurance</u>	Combined with Habilitation services: Outpatient: 60 visit limit / year. Inpatient: 60-day limit / year, <u>preauthorization</u> required or will not be covered. Limits are combined with in and <u>out-of-network provider networks</u> .
	<a href="#">Habilitation services</a>	Outpatient: \$25 / visit, <u>deductible</u> does not apply. Inpatient: 20% <u>coinsurance</u>	Outpatient: \$25 / visit, <u>deductible</u> does not apply. Inpatient: 50% <u>coinsurance</u>	Combined with Rehabilitation services: Outpatient: 60 visit limit / year. Inpatient: 60-day limit / year, <u>preauthorization</u> required or will not be covered. Limits are combined with in and <u>out-of-network provider networks</u> .
	<a href="#">Skilled nursing care</a>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	180-day limit / year. Limits are combined with in and <u>out-of-network provider networks</u> . <u>Preauthorization</u> required or will not be covered.
	<a href="#">Durable medical equipment</a>	20% <u>coinsurance</u> , <u>deductible</u> does not apply.	20% <u>coinsurance</u>	Subject to <u>formulary</u> guidelines. <u>Preauthorization</u> required or will not be covered.
	<a href="#">Hospice services</a>	No charge, <u>deductible</u> does not apply.	50% <u>coinsurance</u>	<u>Preauthorization</u> required or will not be covered.
<b>If your child needs dental or eye care</b>	Children's eye exam	\$25 / visit for refractive exam, <u>deductible</u> does not apply.	Not covered	Limited to 1 exam / 12 months
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>Children's glasses</li> <li>Cosmetic surgery</li> <li>Dental care (Adult and child)</li> </ul>	<ul style="list-style-type: none"> <li>Infertility treatment</li> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>Private-duty nursing</li> <li>Routine foot care</li> <li>Weight loss programs</li> </ul>

**Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)**

- Acupuncture (8 visit limit / year)
- Chiropractic care (20 visit limit / year)
- Routine eye care (Adult)
- Bariatric surgery
- Hearing aids (\$1,000 limit / ear / 36 months)

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is shown in the chart below. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318- 2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact the agencies in the chart below.

**Contact Information for Your Rights to Continue Coverage & Your Grievance and Appeals Rights:**

Kaiser Permanente Member Services	1-888-901-4636 (TTY: 711) or <a href="http://www.kp.org/wa">www.kp.org/wa</a>
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or <a href="http://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or <a href="http://www.cciio.cms.gov">www.cciio.cms.gov</a> .
Washington Department of Insurance	1-800- 562- 6900 or <a href="http://www.insurance.wa.gov">www.insurance.wa.gov</a>

**Does this plan provide Minimum Essential Coverage? Yes**

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

**Does this plan meet the Minimum Value Standards? Yes**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-901-4636 (TTY: 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-901-4636 (TTY: 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-901-4636 (TTY: 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-901-4636 (TTY: 711).

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*



## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$600*
■ <a href="#">Specialist copayment</a>	\$25
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other (blood work) <a href="#">coinsurance</a>	20%

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
[Diagnostic tests](#) (*ultrasounds and blood work*)  
[Specialist](#) visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$600
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$2,200
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Peg would pay is</b>	<b>\$2,830</b>

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$600*
■ <a href="#">Specialist copayment</a>	\$25
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other (blood work) <a href="#">coinsurance</a>	20%

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)  
[Diagnostic tests](#) (*blood work*)  
[Prescription drugs](#)  
[Durable medical equipment](#) (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$50
<a href="#">Copayments</a>	\$700
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$750</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$600*
■ <a href="#">Specialist copayment</a>	\$25
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other (x-ray) <a href="#">coinsurance</a>	20%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$600
<a href="#">Copayments</a>	\$200
<a href="#">Coinsurance</a>	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,000</b>

\*Assumes the Health Profile is not taken

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.